

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Vincent E Moore
Jacquelyn S Moore
Debtor(s)

Case No. 09 B 37495

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2009.
- 2) The plan was confirmed on 11/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/05/2013.
- 5) The case was Completed on 12/19/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$117,876.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$123,000.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$123,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,781.02
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,781.02

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AmeriMark Bank	Unsecured	250.00	NA	NA	0.00	0.00
Arizona Mail Order	Unsecured	600.00	NA	NA	0.00	0.00
Beneficial	Secured	800.00	400.00	400.00	400.00	11.16
Capital One	Unsecured	1,200.00	NA	NA	0.00	0.00
Capital One	Unsecured	1,200.00	NA	NA	0.00	0.00
Capital One	Unsecured	800.00	NA	NA	0.00	0.00
Chase Bank	Unsecured	300.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Creditors Bankruptcy Service	Unsecured	900.00	929.97	929.97	344.04	0.00
Creditors Bankruptcy Service	Unsecured	400.00	348.17	348.17	128.81	0.00
Creditors Bankruptcy Service	Unsecured	600.00	618.37	618.37	228.77	0.00
Creditors Bankruptcy Service	Unsecured	500.00	524.33	524.33	193.98	0.00
Creditors Bankruptcy Service	Unsecured	800.00	633.74	633.74	234.45	0.00
Dell Financial Services Inc	Unsecured	2,600.00	2,726.87	2,726.87	1,008.81	0.00
Department Of Education	Unsecured	NA	8,551.57	8,551.57	3,163.65	0.00
Department Of Education	Unsecured	NA	5,667.00	5,667.00	2,096.51	0.00
Department Of Education	Unsecured	NA	4,693.43	4,693.43	1,736.33	0.00
Department Stores National Bank	Unsecured	1,500.00	1,561.40	1,561.40	577.64	0.00
Discover Financial Services	Unsecured	10,800.00	10,780.08	10,780.08	3,988.09	0.00
East Bay Funding	Unsecured	24,900.00	25,252.24	25,252.24	9,342.07	0.00
Educational Credit Management Corp	Unsecured	NA	6,047.28	6,047.28	2,237.19	0.00
Educational Credit Management Corp	Unsecured	NA	5,500.00	5,500.00	2,034.73	0.00
Educational Credit Management Corp	Unsecured	NA	20,338.18	20,338.18	7,524.11	0.00
Educational Credit Management Corp	Unsecured	NA	12,630.00	12,630.00	4,672.47	0.00
Educational Credit Management Corp	Unsecured	NA	5,792.63	5,792.63	2,142.98	0.00
Educational Credit Management Corp	Unsecured	NA	4,370.00	4,370.00	1,616.68	0.00
Exxon Mobil	Unsecured	150.00	NA	NA	0.00	0.00
ICG Community	Unsecured	900.00	NA	NA	0.00	0.00
ICG Community	Unsecured	900.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	10,400.00	5,017.26	5,017.26	5,017.26	0.00
Internal Revenue Service	Unsecured	NA	2,022.54	2,022.54	748.24	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Jefferson Capital Systems LLC	Unsecured	1,000.00	1,076.29	1,076.29	398.17	0.00
Masseys	Unsecured	420.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	400.00	209.36	209.36	77.45	0.00
Navient Solutions Inc	Unsecured	NA	8,134.73	8,134.73	3,008.74	0.00
Portfolio Recovery Associates	Unsecured	1,500.00	1,616.10	1,616.10	597.88	0.00
Portfolio Recovery Associates	Unsecured	1,500.00	1,679.86	1,679.86	621.46	0.00
Portfolio Recovery Associates	Unsecured	300.00	388.37	388.37	143.68	0.00
Portfolio Recovery Associates	Unsecured	1,300.00	1,323.28	1,323.28	489.55	0.00
Portfolio Recovery Associates	Unsecured	2,600.00	2,524.34	2,524.34	933.88	0.00
Portfolio Recovery Associates	Unsecured	1,000.00	2,813.89	2,813.89	1,041.00	0.00
Sallie Mae	Unsecured	NA	5,453.99	5,453.99	2,017.70	0.00
Sallie Mae	Unsecured	NA	4,250.00	4,250.00	1,572.29	0.00
Sallie Mae	Unsecured	NA	6,067.78	6,067.78	2,244.78	0.00
Sallie Mae	Unsecured	109,500.00	21,182.70	21,182.70	7,836.54	0.00
Wells Fargo Bank	Unsecured	8,600.00	8,851.36	8,851.36	3,274.56	0.00
Wells Fargo Financial Illinois Inc	Secured	298,000.00	2,397.11	2,397.11	2,397.11	0.00
Wells Fargo Financial Illinois Inc	Secured	298,000.00	306,805.79	306,805.79	0.00	0.00
Wells Fargo Financial Illinois Inc	Secured	24,400.00	23,403.36	23,901.68	23,901.68	1,210.46
Wells Fargo Financial Illinois Inc	Secured	15,700.00	14,781.24	15,240.62	15,240.62	763.46

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$306,805.79	\$0.00	\$0.00
Mortgage Arrearage	\$2,397.11	\$2,397.11	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$39,542.30	\$39,542.30	\$1,985.08
TOTAL SECURED:	\$348,745.20	\$41,939.41	\$1,985.08
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,017.26	\$5,017.26	\$0.00
TOTAL PRIORITY:	\$5,017.26	\$5,017.26	\$0.00
GENERAL UNSECURED PAYMENTS:	\$184,559.85	\$68,277.23	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,781.02</u>
Disbursements to Creditors	<u>\$117,218.98</u>
TOTAL DISBURSEMENTS :	<u>\$123,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/23/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.